

Debtor1 Ray Terzich

Document Page 1 of 3

Debtor 2 Mary Kay Terzich
(Spouse, if filing)United States Bankruptcy Court for the : WESTERN District of Pennsylvania
(State)Case number 18-22260-CMBForm 4100R**Response to Notice of Final Cure**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Last 4 digits of any number you use to identify the debtor's account: 2923Court claim no. (if known): 8-1Property address: 1234 POCONO ST.
Number StreetPITTSBURGH, PA 15218

City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- The next postpetition payment from the debtor(s) is due on: 11 / 01 / 2024
MM/DD/YYYY
- *Secured Creditor agrees that the Trustee has disbursed \$59,574.70, through and including September 1, 2024. However, the Debtor is currently due for November 1, 2024 in the amount of \$1,919.95 and \$410.62 making the total due \$1,509.33.
- ☐ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$
- b. Less Suspense Balance: - (b) \$
- c. Total. Subtract lines a and b. (c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD/ YYYY

Debtor 1

Ray Terzich

First Name

Middle Name

Last Name

Document

Page 2 of 3

Case Number (if known)

18-22260-CMB

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Christopher Salamone
 Signature

Date 12/12/2024

Print Christopher Salamone
 First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 13010 Morris Rd, Suite 450
 Number Street

Alpharetta, GA 30004

City State ZIP Code

Contact 470-321-7112

Email csalamone@raslg.com

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
DISTRICT OF PITTSBURGH**

**IN RE: Ray Terzich and Mary Kay
Terzich,
Debtors.**

**CASE NO.: 18-22260-CMB
Chapter 13**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on December 16, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Ray Terzich
1234 Pocono Street
Pittsburgh, PA 15218

Mary Kay Terzich
1234 Pocono Street
Pittsburgh, PA 15218

And via electronic mail to:

Kenneth Steidl
Steidl & Steinberg
Suite 2830 Gulf Tower
707 Grant Street
Pittsburgh, PA 15219

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

U.S. Trustee
Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222

By: /s/ Justine Bennett